

What is claimed is:

1 A settlement method in a deal of a goods or a service,
comprising the steps of:

5 storing purchaser identification information for
identifying a purchaser by a mobile terminal;

preparing deal information in said deal of said goods
or said service in which a seller sells and said purchaser
purchases, and seller identification information for
10 identifying said seller;

reading in said deal information and said seller
identification information by said mobile terminal;

reading in authentication information of said purchaser
by said mobile terminal;

15 transmitting said seller identification information,
said purchaser identification information, said deal
information and authentication information to a settlement
computer by said mobile terminal;

authenticating said purchaser based on said purchaser
20 identification information and said authentication
information by said settlement computer; and

when succeeding in authenticating said purchaser,
settling by said settlement computer's utilizing said seller
identification information, said purchaser identification
25 information and said deal information.

2 The settlement method in a deal of a goods or a service
according to claim 1, prior to said step of transmitting said
seller identification information, said purchaser
5 identification information, said deal information and said
authentication information to said settlement computer by said
mobile terminal, further comprising the steps of:

 displaying said deal information by said mobile
terminal; and

10 inputting a transmission enable or disable signal by said
mobile terminal, wherein

 only when said transmission enable or disable signal is
positive, said mobile terminal transmits said seller
identification information, said purchaser identification
15 information, said deal information and said authentication
information to said settlement computer.

3 The settlement method in a deal of a goods or a service
according to claim 2, wherein at said step of displaying said
20 deal information by said mobile terminal, said mobile terminal
displays also said seller identification information.

4 The settlement method in a deal of a goods or a service
according to claim 2, further comprising the steps of:

25 in advance storing said seller identification

information and seller miscellaneous information so as to correspond to each other by said settlement computer;

transmitting said read-in seller identification information to said settlement computer by said mobile terminal; and

transmitting said seller miscellaneous information corresponding to said transmitted seller identification information to said mobile terminal by said settlement computer, wherein

at said step of displaying said deal information by said mobile terminal, said mobile terminal displays also said seller miscellaneous information.

The settlement method in a deal of a goods or a service according to claim 2, further comprising said steps of:

at said step of preparing said deal information and said seller identification information, preparing seller miscellaneous information;

at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in also said seller miscellaneous information by said mobile terminal; and

at said step of displaying said deal information by said mobile terminal, displaying also said seller miscellaneous information by said mobile terminal.

6 The settlement method in a deal of a goods or a service according to claim 2, further comprising the step of storing said information displayed by said mobile terminal.

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7 The settlement method in a deal of a goods or a service according to claim 1, further comprising the steps of:

10 at said step of preparing said deal information and said seller identification information, preparing basic information instead of said deal information;

 at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in basic information instead of said deal information; and

15 generating said deal information based on said basic information by said mobile terminal.

8 The settlement method in a deal of a goods or a service according to claim 1, further comprising the steps of:

20 at said step of preparing said deal information and said seller identification information, preparing basic information instead of said deal information;

 at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in basic information instead of said deal information;

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transmitting said basic information to a deal information generator by said mobile terminal; and

receiving said deal information generated based on said basic information by said deal information generator, by said mobile terminal.

9 The settlement method in a deal of a goods or a service according to claim 1, further comprising the step of: after said settlement computer completes settling, transmitting settlement completion information to said seller's apparatus indicated by said seller identification information, by said settlement computer.

10 The settlement method in a deal of a goods or a service according to claim 9, further comprising the step of: when said settlement computer transmits said settlement completion information to said apparatus, transmitting said deal information to said apparatus.

11 The settlement method in a deal of a goods or a service according to claim 9, further comprising the step of: when said settlement computer transmits said settlement completion information to said apparatus, transmitting said purchaser identification information to said apparatus.

12 The settlement method in a deal of a goods or a service
according to claim 9, further comprising the steps of: in
advance storing said purchaser identification information and
said purchaser miscellaneous information so as to correspond
5 to each other by said settlement information; and

when said settlement computer transmits said settlement
completion information to said apparatus, transmitting said
purchaser miscellaneous information to said apparatus.

10 13 The settlement method in a deal of a goods or a service
according to claim 10, wherein said apparatus makes a
predetermined operation based on said received settlement
completion information and deal information.

15 14 The settlement method in a deal of a goods or a service
according to claim 9, further comprising the step of displaying
or printing said received information by said apparatus.

20 15 The settlement method in a deal of a goods or a service
according to claim 9, further comprising the step of storing
said received information by said apparatus.

25 16 The settlement method in a deal of a goods or a service
according to claim 1, further comprising the step of: after
said settlement computer completes settling, transmitting

said settlement completion information to said mobile terminal
by said settlement computer.

17 The settlement method in a deal of a goods or a service
5 according to claim 16, further comprising the step of: after
said settlement computer transmits said settlement completion
information to said mobile terminal, transmitting said deal
information to said mobile terminal.

10 18 The settlement method in a deal of a goods or a service
according to claim 16, further comprising said step of: after
said settlement computer transmits said settlement completion
information to said mobile terminal, transmitting said seller
identification information.

15 19 The settlement method in a deal of a goods or a service
according to claim 16, further comprising the steps of:

in advance storing said seller identification
information and said seller miscellaneous information so as
20 to correspond to each other by said settlement computer; and

when said settlement computer transmits said settlement
completion information to said mobile terminal, transmitting
said purchaser identification information, said deal
information and said authentication information as well as
25 said seller miscellaneous information corresponding to said

transmitted seller identification information.

20 The settlement method in a deal of a goods or a service according to claim 16, further comprising the steps of:

5 at said step of preparing said deal information and said seller identification information, preparing seller miscellaneous information;

10 at said step of reading in said deal information and said seller identification information by said mobile terminal, reading in also said seller miscellaneous information by said mobile terminal;

15 at said step of transmitting said seller identification information, said purchaser identification information, said deal information, and said authentication information to said settlement computer by said mobile terminal, transmitting also said seller miscellaneous information by said mobile terminal; and

20 when said settlement computer transmits said settlement completion information to said mobile terminal, transmitting also said seller miscellaneous information.

21 The settlement method in a deal of a goods or a service according to claim 16, further comprising said step of: displaying said information received by said mobile terminal.

22 The settlement method in a deal of a goods or a service according to claim 16, further comprising said step of: storing said information received by said mobile terminal.

5 23 The settlement method in a deal of a goods or a service according to claim 1, wherein said purchaser identification information includes a telephone number or an e-mail address.

10 24 The settlement method in a deal of a goods or a service according to claim 1, wherein said deal information indicates at least the sum of said goods or said service.

15 25 The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also identification information of said deal.

20 26 The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also a title of said goods or service.

27 The settlement method in a deal of a goods or a service according to claim 24, wherein said deal information indicates also identification information of said goods or service.

25 28 The settlement method in a deal of a goods or a service

according to claim 1, wherein said deal information and said seller identification information are indicated by an optical form, an electric form, a magnetic form or a radiowave form.

5 29 The settlement method in a deal of a goods or a service according to claim 1, wherein said deal information and said seller identification information are indicated by a one-dimensional or two-dimensional bar code.

10 30 The settlement method in a deal of a goods or a service according to claim 5, wherein said seller miscellaneous information is indicated by an optical form, an electric form, a magnetic form or a radiowave form.

15 31 The settlement method in a deal of a goods or a service according to claim 5, wherein said seller miscellaneous information is indicated by a one-dimensional or two-dimensional bar code.

20 32 The settlement method in a deal of a goods or a service according to claim 1, wherein said authentication information is a password, a voice, fingerprint information, or eyeball information.

25 33 The settlement method in a deal of a goods or a service

according to claim 1, wherein said purchaser miscellaneous information is at least one of a name, an address, a telephone number, an age and a sex distinction of said purchaser.

5 34 The settlement method in a deal of a goods or a service according to claim 4, wherein said seller miscellaneous information is at least one of a name, an address and a telephone number of said seller.

10 35 A mobile terminal, comprising:

 means for storing said purchaser identification information for identifying said purchaser;

 means for reading in said deal information in said deal of said goods or service which said seller sells and said purchaser purchases, and said seller identification information for identifying said seller;

 means for reading in said authentication information of said purchaser; and

 means for transmitting said seller identification information, said purchaser identification information, said deal information and said authentication information to the settlement computer.

25 36 The mobile terminal according to claim 35, further comprising means for receiving said settlement completion

information from said settlement computer.

37 A settlement computer, comprising:

means for receiving said seller identification
5 information for identifying said seller, said purchaser
identification information for identifying said purchaser,
said deal information in said deal of said goods or service
which said seller sells and said purchaser purchases, and said
authentication information of said purchaser, from said mobile
10 terminal;

means for authenticating said purchaser by said
purchaser identification information and said authentication
information; and

means for, when succeeding in authenticating said
15 purchaser, settling by utilizing said seller identification
information, said purchaser identification information and
said deal information.

38 The settlement computer according to claim 37, further
20 comprising first transmission means for, after said settlement
is completed, transmitting said settlement completion
information to said seller's apparatus indicated by said
seller information.

39 The settlement computer according to claim 38, wherein
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said first transmission means transmits said deal information also to said apparatus.

5 40 The settlement computer according to claim 38, wherein said first transmission means transmits said purchaser identification information also to said apparatus.

10 41 The settlement computer according to claim 38, further comprising means for in advance storing said purchaser identification information and said purchaser miscellaneous information so as to correspond to each other, wherein

15 said first transmission means transmits said purchaser miscellaneous information also corresponding to said purchaser identification information to said apparatus.

20 42 The settlement computer according to claim 37, further comprising second transmission means for, after said settlement is completed, transmitting said settlement completion information to said mobile terminal.

25 43 The settlement computer according to claim 42, wherein said second transmission means transmits said deal information also to said mobile terminal.

44 The settlement computer according to claim 42, wherein

said second transmission means transmits said seller identification information also.

45 The settlement computer according to any one of claim
5 42, further comprising means for in advance storing said seller identification information and said seller miscellaneous information so as to correspond to each other, wherein

 said second transmission means transmits said seller miscellaneous information also corresponding to said seller
10 identification information to said mobile terminal.